

State of Washington
Office of the Insurance Commissioner

1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$14,750	7.33%	\$13,222	\$11,905	90.04%
2	American States Ins Co	19704	IN	\$12,794	6.36%	\$11,595	\$9,688	83.56%
3	Mutual Of Enumclaw Ins Co	14761	WA	\$11,578	5.76%	\$11,116	\$4,006	36.04%
4	State Farm Fire And Cas Co	25143	IL	\$8,935	4.44%	\$9,249	(\$11,276)	(121.92)%
5	Transportation Ins Co	20494	IL	\$8,622	4.29%	\$9,242	\$8,537	92.37%
6	Westport Ins. Corp	34207	MO	\$8,347	4.15%	\$8,022	\$4,868	60.69%
7	North Pacific Ins Co	23892	OR	\$6,897	3.43%	\$7,067	\$10,739	151.96%
8	Valley Ins Co	14133	CA	\$6,185	3.07%	\$7,260	\$9,054	124.71%
9	Travelers Ind Co Of Amer	25666	CT	\$5,231	2.60%	\$5,840	\$3,527	60.40%
10	Atlantic Mut Ins Co	19895	NY	\$4,793	2.38%	\$4,093	\$4,234	103.45%
11	Safeco Ins Co Of Amer	24740	WA	\$4,688	2.33%	\$6,454	\$6,905	106.99%
12	National Surety Corp	21881	IL	\$4,488	2.23%	\$4,954	\$4,054	81.84%
13	American & Foreign Ins Co	24589	DE	\$3,902	1.94%	\$3,325	\$1,305	39.24%
14	Hartford Cas Ins Co	29424	IN	\$3,721	1.85%	\$3,233	\$1,864	57.66%
15	Allstate Ins Co	19232	IL	\$3,531	1.76%	\$3,508	\$727	20.72%
16	Transcontinental Ins Co	20486	NY	\$3,268	1.62%	\$3,482	(\$1,163)	(33.40)%
17	Firemans Fund Ins Co	21873	CA	\$3,203	1.59%	\$2,503	\$2,048	81.83%
18	Royal Ins Co Of Amer	26980	IL	\$3,136	1.56%	\$2,940	\$2,591	88.12%
19	Globe Ind Co	24600	DE	\$2,941	1.46%	\$2,910	\$1,196	41.11%
20	Farmers Ins Exch	21652	CA	\$2,787	1.39%	\$2,414	\$2,473	102.42%
21	Charter Oak Fire Ins Co	25615	CT	\$2,786	1.39%	\$2,179	\$1,413	64.86%
22	Contractors Bonding & Ins Co	37206	WA	\$2,688	1.34%	\$2,502	\$859	34.32%
23	General Ins Co Of Amer	24732	WA	\$2,569	1.28%	\$3,410	\$3,295	96.63%
24	Travelers Ind Co Of IL	25674	IL	\$2,542	1.26%	\$2,520	\$907	36.01%
25	Truck Ins Exch	21709	CA	\$2,451	1.22%	\$2,541	\$1,738	68.39%
26	Clarendon Natl Ins Co	20532	NJ	\$2,421	1.20%	\$1,829	\$2,953	161.45%
27	Federal Ins Co	20281	IN	\$2,263	1.13%	\$2,464	\$3,803	154.35%
28	Philadelphia Ind Ins Co	18058	PA	\$2,195	1.09%	\$1,874	\$841	44.86%
29	Travelers Ind Co	25658	CT	\$2,129	1.06%	\$2,252	\$1,388	61.65%
30	West American Ins Co	44393	IN	\$1,957	0.97%	\$1,887	\$1,108	58.73%
31	Great Northern Ins Co	20303	MN	\$1,871	0.93%	\$1,997	\$1,010	50.54%
32	Twin City Fire Ins Co Co	29459	IN	\$1,771	0.88%	\$1,821	\$412	22.66%
33	Valley Forge Ins Co	20508	PA	\$1,737	0.86%	\$1,858	\$408	21.95%
34	Valiant Ins Co	26611	IA	\$1,701	0.85%	\$1,783	(\$78)	(4.40)%
35	Mid-Century Ins Co	21687	CA	\$1,650	0.82%	\$1,598	\$1,095	68.54%
36	Hartford Fire Ins Co	19682	CT	\$1,631	0.81%	\$1,533	\$1,164	75.91%
37	American Motorists Ins Co	22918	IL	\$1,563	0.78%	\$1,130	(\$200)	(17.65)%
38	Unigard Ins Co	25747	WA	\$1,423	0.71%	\$1,486	(\$956)	(64.31)%
39	Northern Ins Co Of Nv	19372	NY	\$1,352	0.67%	\$1,334	\$735	55.14%
40	United Pacific Ins Co	24473	PA	\$1,166	0.58%	\$1,403	\$463	33.02%
All 202 Other Companies				\$37,467	18.63%	\$46,035	\$49,724	108.01%
Totals (Loss Ratio is average)				\$201,132	100.00%	\$207,864	\$149,368	71.86%

(1)Excluding all Loss Adjustment Expenses (LAE)